

### **Abstract**

A system for performing mobile transactions includes a mobile communication device connecting to a server device via a first network. The mobile communication device includes a subscriber identification module (SIM) card slot and a virtual subscriber identification (VSIM) interface connected to the SIM card slot and it provides subscriber identity authentication to the server device via the VSIM interface. The mobile communication device further includes a mobile transaction client application for managing the communication between the mobile communication device and the server device. The mobile transaction client application manages the communication between the mobile device and the server device utilizing the Bearer Independent Protocol as defined in the European Telecommunications Standards Institute document ETSI TS 101 267 (3GPP TS 11.14).

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